

## Key Fact Document

### Seylan Liability Products

Product/ Service	Financial and non-financial benefits including incentives & promotions	Fees, charges, commissions and interest	Procedure to be followed to obtain product/service	Major terms and conditions
<b>Regular Savings</b>	<ul style="list-style-type: none"> <li>Interest calculated on daily balance and credited monthly.</li> <li>Pass book/statement/e-statement facility</li> <li>Debit Card</li> <li>Mega Rewards – Refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></li> <li>24/7 access to the account through Internet Banking/ Mobile Banking</li> <li>Cash Deposits/ withdrawals /Fund transfers through island wide branch network/ ATMs/CDMs/CRMs</li> </ul>	Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a>	<ul style="list-style-type: none"> <li>Completion of Mandate.</li> <li>National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Documents to proof address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan citizens over 18 years of age</li> <li>Initial Account opening deposit For Super Grade branches - LKR 15,000 For other branches – LKR 3,500</li> <li>Average Balance less than LKR 2,000/- per month – charge of LKR 100/-</li> </ul>
<b>Tikiri Savings</b>	<ul style="list-style-type: none"> <li>Interest calculated on daily balance and credited monthly.</li> <li>Pass book Account</li> <li>Slab based gift scheme</li> <li>Gift vouchers from selected merchants or value of the gift could be credited to the Tikiri Account</li> <li>Bonus Interest Scheme –</li> </ul>	Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a>	<ul style="list-style-type: none"> <li>Completion of Mandate.</li> <li>Birth Certificate of the child.</li> <li>National Identity Card (NIC) of the parent/guardian and in the absence of the NIC, Driving License/ Passport</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan nationals below 15 years of age</li> <li>Initial Account opening deposit LKR 2,000/-</li> <li>Withdrawals not permitted until the age of 18 years</li> </ul>

	<p>Above 15 years – LKR 100,001 &amp; above (5% to 25% based on deposit balance)  Below 15 years – LKR 2,000,001 &amp; above – 25%</p> <ul style="list-style-type: none"> <li>• Mega Rewards Benefits – Refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></li> </ul>		<p>which carries the NIC number.</p> <ul style="list-style-type: none"> <li>• Documents to proof address (If required)</li> </ul>	
<b>Minor Savings</b>	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Pass book Account</li> </ul>	<p>Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></p>	<ul style="list-style-type: none"> <li>• Completion of Mandate.</li> <li>• Birth Certificate of the child.</li> <li>• National Identity Card (NIC) of the parent/guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Documents to proof address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>• Sri Lankan nationals between 15 to 17 years of age</li> <li>• Initial Account opening deposit LKR 2,000/-</li> <li>• Withdrawals not permitted until the age of 18 years</li> </ul>
<b>Money Market Savings</b>	<ul style="list-style-type: none"> <li>• Savings account with tiered base interest option</li> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Interest not paid for balances below LKR 10,000/-</li> <li>• statement/e-statement facility</li> <li>• Debit Card</li> <li>• 24/7 access to the account through Internet Banking/ Mobile Banking</li> </ul>	<p>Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></p>	<ul style="list-style-type: none"> <li>• Completion of mandate. KYC Requirement (Know Your Customer)</li> <li>• National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>• Sri Lankan citizens over 18 years of age</li> <li>• Initial Account opening Deposit - LKR 500,000</li> <li>• Average Balance less than LKR 2,000/- per month – charge of LKR 100/-</li> </ul>

	<ul style="list-style-type: none"> <li>Cash Deposits/ withdrawals /Fund transfers through island wide branch network/ ATMs/CDMs/CRMs</li> </ul>			
<b>Ihalin Ihalata Savings Account</b>	<ul style="list-style-type: none"> <li>Savings account with tiered base interest option</li> <li>Interest calculated on daily balance and credited monthly.</li> <li>Pass book/ statement/e-statement facility</li> <li>Debit Card</li> <li>24/7 access to the account through Internet Banking/ Mobile Banking</li> <li>Cash Deposits/ withdrawals /Fund transfers through island wide branch network/ ATMs/CDMs/CRMs</li> </ul>	Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a>	<ul style="list-style-type: none"> <li>Completion of mandate. KYC Requirement (Know Your Customer)</li> <li>National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan citizens over 18 years of age</li> <li>Initial Account opening Deposit - LKR 3,500/-</li> <li>Average Balance less than LKR 2,000/- per month – charge of LKR 100/-</li> </ul>
<b>Accelerate Savings</b>	<ul style="list-style-type: none"> <li>Savings account for salaried employees</li> <li>Depending on the salary, 4 categories</li> </ul> <p><b>Entry</b> – Salary below LKR 50,000</p> <ul style="list-style-type: none"> <li>✓ Charge refund on Seylan ATM withdrawals – 4 transactions (LKR 5 each)</li> <li>✓ Charge refund on Other Bank ATM withdrawals – 2 transactions (50% - LKR 15)</li> </ul>	Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a>	<ul style="list-style-type: none"> <li>Completion of mandate. KYC Requirement (Know Your Customer)</li> <li>National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> <li>Documents to proof the employment/ Salary</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan citizens over 18 years of age</li> <li>Initial Account opening Deposit - LKR 7,500/-</li> <li>Average Balance less than LKR 2,000/- per month – charge of LKR 100/-</li> </ul>

	<p><b>Plus</b> – Salary below LKR 50,001 to LKR 150,000</p> <p><b>Prime</b> – Salary below LKR 150,001 to LKR 300,000</p> <p><b>Premier</b> – Salary above LKR 300,001 &amp; above</p> <ul style="list-style-type: none"> <li>✓ Charge refund on Seylan ATM withdrawals – All transactions Free (LKR 5 each)</li> <li>✓ Charge refund on Other Bank ATM withdrawals – 2 transactions Free (LKR 30 each)</li> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• e-statement facility</li> <li>• Mega Rewards Benefits – Refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></li> <li>• Debit Card</li> <li>• 24/7 access to the account through Internet Banking/ Mobile Banking</li> <li>• Cash Deposits/ withdrawals /Fund transfers through island wide branch network/ ATMs/CDMs/CRMs</li> </ul>			
<p><b>Savings Planners</b></p>	<ul style="list-style-type: none"> <li>• Savings account with a pre agreed monthly committed saving for a specific period</li> </ul>	<p>Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></p>	<ul style="list-style-type: none"> <li>• Completion of mandate. KYC Requirement (Know Your Customer)</li> <li>• National Identity Card (NIC) and in the absence of the NIC,</li> </ul>	<ul style="list-style-type: none"> <li>• Adult Savings Planners- Sri Lankan citizens over 18 years of age</li> </ul>

	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> </ul>		<p>Driving License/ Passport which carries the NIC number.</p> <ul style="list-style-type: none"> <li>• Proof of Address (If required)</li> <li>• Standing Order Request</li> </ul>	<ul style="list-style-type: none"> <li>• Minor Savings Planners- Minor Savings planner should be opened by a Parent / guardian on behalf of a Sri Lankan Nationals below 18 years of age</li> <li>• The targeted amount will be subject to government taxes if applicable</li> <li>• In the event of a premature upliftment reduced rate (normal savings rate) will be applicable</li> </ul>
<b>Harasara Savings</b>	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Pass book/statement/e-statement facility</li> <li>• Harasara Debit Card with merchant discounts</li> <li>• Mega Rewards – Refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></li> <li>• 24/7 access to the account through Internet Banking/ Mobile Banking</li> <li>• Cash Deposits/ withdrawals /Fund transfers through island wide branch network/ ATMs/CDMs/CRMs</li> <li>• Assign the pension to Seylan Bank and be eligible for a</li> </ul>	<p>Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></p>	<ul style="list-style-type: none"> <li>• Completion of mandate. KYC Requirement (Know Your Customer)</li> <li>• National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>• Sri Lankan citizens over 55 years of age</li> <li>• Initial Account opening Deposit - LKR 3,500/-</li> <li>• Average Balances less than LKR 2,000/- per month – charge of LKR 100/-</li> </ul>

	<p>“Utility Bill Payment” upto LKR 5,000.00 on an one-off basis for only one bill.</p> <ul style="list-style-type: none"> <li>Free Annual Medical Rewards. Maintain a minimum monthly balance in the account from 01<sup>st</sup> January to 31<sup>st</sup> December and be eligible for medical rewards as follows. (Once a year)</li> </ul> <table border="1" data-bbox="447 548 825 1076"> <thead> <tr> <th>Min. Monthly Balance - LKR</th> <th>Reward Value - LKR</th> </tr> </thead> <tbody> <tr> <td>50,000 – 99,999</td> <td>1,000/-</td> </tr> <tr> <td>100,000 – 199,999</td> <td>1,500/-</td> </tr> <tr> <td>200,000 – 299,999</td> <td>2,000/-</td> </tr> <tr> <td>300,000 – 499,999</td> <td>3,000/-</td> </tr> <tr> <td>500,000 – 999,999</td> <td>5,000/-</td> </tr> <tr> <td>1,000,000 – 1,999,999</td> <td>7,500/-</td> </tr> <tr> <td>2,000,000 &amp; above</td> <td>10,000/-</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Government Pensioners eligible for Pension Loan upto (below 75 years of age)</li> </ul>	Min. Monthly Balance - LKR	Reward Value - LKR	50,000 – 99,999	1,000/-	100,000 – 199,999	1,500/-	200,000 – 299,999	2,000/-	300,000 – 499,999	3,000/-	500,000 – 999,999	5,000/-	1,000,000 – 1,999,999	7,500/-	2,000,000 & above	10,000/-			
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## Key Fact Document – Fixed Deposits

Product/ Service	Financial and non-financial benefits including incentives & promotions	Fees, charges, commissions and interest	Procedure to be followed to obtain product/service	Major terms and conditions																																																			
<b>Millennium 30, 2 months to 36 Months, Seylan Shakthi(48months), Seylan 5 Star(NIC months)</b>	<ul style="list-style-type: none"> <li>Investment periods and interest paying options</li> </ul> <table border="1"> <thead> <tr> <th rowspan="2">Tenure</th> <th colspan="3">Interest Payable Options</th> </tr> <tr> <th>Monthly</th> <th>Maturity</th> <th>Annually</th> </tr> </thead> <tbody> <tr> <td>Millennium 30 (30 days)</td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>2 Months</td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>3 Months</td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>5 Months</td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>6 Months</td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>7 Months</td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>12 Months</td> <td>X</td> <td>X</td> <td></td> </tr> <tr> <td>24 Months</td> <td>X</td> <td>X</td> <td></td> </tr> <tr> <td>36 Months</td> <td>X</td> <td>X</td> <td></td> </tr> <tr> <td>48 Months Shakthi FDs</td> <td>X</td> <td>X</td> <td>X</td> </tr> <tr> <td>60 Months 5 Star</td> <td>X</td> <td>X</td> <td>X</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Cash back facilities - up to 90% of the deposit value.</li> <li>48 Months &amp; 60 Months – In addition to the interest earned 0.1 of the deposit value per month for 12 months, will be awarded as utility payment vouchers.</li> </ul>	Tenure	Interest Payable Options			Monthly	Maturity	Annually	Millennium 30 (30 days)		X		2 Months		X		3 Months		X		5 Months		X		6 Months		X		7 Months		X		12 Months	X	X		24 Months	X	X		36 Months	X	X		48 Months Shakthi FDs	X	X	X	60 Months 5 Star	X	X	X	Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a>	<ul style="list-style-type: none"> <li>Completion of mandate. KYC Requirement (Know Your Customer)</li> <li>National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>In the event of a premature upliftment penalty rate will be applicable</li> </ul>
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## Key Fact Document – Current Accounts

Product/ Service	Financial and non-financial benefits including incentives & promotions	Fees, charges, commissions and interest	Procedure to be followed to obtain product/service	Major terms and conditions
<b>Current Accounts</b>	<ul style="list-style-type: none"> <li>• Cheque Book facility</li> <li>• Internet Banking, Mobile Banking and e-statement facility</li> <li>• Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network</li> <li>• Cheque Deposit KIOS on selected branches</li> <li>• Extended cheque clearing facilities (till 7.00 p.m.) on selected branches.</li> <li>• Business Banking Proposition – Refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></li> </ul>	Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a>	<ul style="list-style-type: none"> <li>• Personal Interview by the Bank Officer.</li> <li>• Completion of mandate.</li> <li>KYC Requirement (Know Your Customer)               <ul style="list-style-type: none"> <li>• <b>Personal Accounts</b> <ul style="list-style-type: none"> <li>--National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> </ul> </li> <li>• <b>Sole proprietorship / Partnership Accounts</b> <ul style="list-style-type: none"> <li>-Certified Photocopies of NIC/Passport of proprietor/all partners</li> <li>-Certified photocopies of Certificate of Business Registration</li> <li>-KYCs of Parties to business Account KYC profile form "A" From the Proprietor / All Partners</li> <li>-Introduction</li> <li>-CRIB Report</li> </ul> </li> <li>• <b>Public/Private Limited Liability Company</b> <ul style="list-style-type: none"> <li>-Certified copy of certificate of incorporation (Certified by a Director / Secretary of the company)</li> <li>-Certified copy of Articles of Association (Certified by a Director / Secretary of the company)</li> <li>- Certified copies of form No.'s 01,18,&amp; 19 (Certified by a Director / Secretary of the company)</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Initial Account opening Deposit –               <ul style="list-style-type: none"> <li>Personal - LKR 25,000/-</li> <li>Other – LKR 50,000/-</li> </ul> </li> <li>• Average Balances maintenances               <ul style="list-style-type: none"> <li>- For Personal Accounts less than LKR 15,000/- per month – charge of LKR 1,000/-</li> <li>- For other Accounts less than LKR 25,000/- per month – charge of LKR 1,500/-</li> </ul> </li> <li>• Charges for closure of Accounts –               <ul style="list-style-type: none"> <li>Uneconomical/unsatisfactory or voluntary – LKR 2,000/-</li> </ul> </li> <li>• A fee of LKR 50/- per unreturned cheque leaf</li> </ul>



		<ul style="list-style-type: none"> <li>-Certificate from the registrar of companies that the company is entitled to commence business (only for public cos.)</li> <li>-Duly certified true copy of the board resolution certifying that it is duly adopted at a duly constituted meeting of the Company (certified by the Chairman or Secretary of the company in the Attach Format) 7. (i). KYC Profile Form "A" from all directors and major shareholders (Excluded Public Listed Companies)</li> <li>(ii). KYC Profile Form "B" from business entities - Major share holders with equity interest of more than 10%</li> <li>-Certified copy of Form No. 40 (for re-registered companies only)</li> <li>-Other (Form No's 13 &amp; 20 if applicable)</li> <li>-CRIB Report (If Applicable)</li> <li>-Copy of Form 44 ( Full Address of the Registered or Principle Office of a company incorporated outside Sri Lanka and it's principle place of Business Established in Sri Lanka) under the Company Act</li> <li>-Copy of Form 45 (List and particulars of the director's of a Company Incorporated outside Sri Lanka with a place of Business Established in Sri Lanka) under the company act.</li> <li>-Copy of Export Development Board (EDB) Approved letter if EDB Approved Company</li> </ul>	
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## Key Fact Document – Business Savings Accounts

Product/ Service	Financial and non-financial benefits including incentives & promotions	Fees, charges, commissions and interest	Procedure to be followed to obtain product/service	Major terms and conditions
<b>Business Savings</b>	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Statement/e-statement facility</li> <li>• Debit Card</li> <li>• Business Banking Proposition – Refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a></li> <li>• 24/7 access to the account through Internet Banking</li> </ul>	Please refer <a href="https://www.seylan.lk/">https://www.seylan.lk/</a>	<ul style="list-style-type: none"> <li>• Completion of Mandate.</li> <li>• <b>Sole proprietorship / Partnership Accounts</b> <ul style="list-style-type: none"> <li>-Certified Photocopies of NIC/Passport of proprietor/all partners</li> <li>-Certified photocopies of Certificate of Business Registration</li> <li>-KYCs of Parties to business Account KYC profile form “A” From the Proprietor / All Partners</li> <li>-Introduction</li> <li>-CRIB Report</li> </ul> </li> <li>• <b>Public/Private Limited Liability Company</b> <ul style="list-style-type: none"> <li>-Certified copy of certificate of incorporation (Certified by a Director / Secretary of the company)</li> <li>-Certified copy of Articles of Association (Certified by a Director / Secretary of the company)</li> <li>- Certified copies of form No.’s 01,18,&amp; 19 (Certified by a Director / Secretary of the company)</li> <li>-Certificate from the registrar of companies that the company is entitled to commence business (only for public cos.)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Initial Account opening deposit               <ul style="list-style-type: none"> <li>For Super Grade branches - LKR 20,000</li> <li>For other branches – LKR 5,000</li> </ul> </li> <li>• Average Balance less than LKR 2,000/- per month – charge of LKR 100/-</li> </ul>

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